

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

BRIAN A LAURITSEN
BOBBIE M LAURITSEN
Debtor(s)

Case No. 21-70307JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2021.
- 2) The plan was confirmed on 11/19/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/09/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$72,768.58.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,306.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$21,306.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,088.74
Court Costs	\$0.00
Trustee Expenses & Compensation	\$617.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,706.62

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	149.00	NA	NA	0.00	0.00
ALLEGHENY RESOURCES	Unsecured	92,852.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	2,090.64	2,090.64	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	19,710.87	19,710.87	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA NA**	Unsecured	NA	5,530.61	5,530.61	0.00	0.00
BANK OF AMERICA NA**	Unsecured	NA	9,401.60	9,401.60	0.00	0.00
BANK OF AMERICA NA**	Unsecured	0.00	15,243.98	15,243.98	0.00	0.00
BANK OF THE WEST	Secured	38,015.62	37,169.87	0.00	1,999.94	0.00
BANK OF THE WEST	Secured	0.00	2,044.14	2,044.14	0.00	0.00
CACH LLC-ASSIGNEE	Unsecured	0.00	5,624.00	5,624.00	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS LLC - ASSIG	Unsecured	1,411.15	1,411.15	1,411.15	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	0.00	10,006.81	10,006.81	0.00	0.00
CITIZENS BANK NA**	Secured	0.00	0.00	0.00	0.00	0.00
CITIZENS BANK NA**	Secured	59,506.85	55,869.48	55,869.48	609.44	4,785.96
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	0.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	27,708.53	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	20,416.67	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,523.50	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	27,743.86	24,661.73	24,661.73	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	1,679.38	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	3,289.44	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	6,371.66	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	1,984.44	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIRST COMMONWEALTH BANK(*)	Unsecured	3,349.12	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	493.90	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	5,110.51	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	1,987.33	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LLC	Unsecured	0.00	15,377.80	15,377.80	0.00	0.00
FORD MOTOR CREDIT COMPANY LLC	Secured	NA	0.00	0.00	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	NA	44,507.70	0.00	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	19,229.56	19,634.18	0.00	2,085.83	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	4,938.36	4,938.36	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	121,200.94	121,651.64	0.00	5,545.97	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	8,771.76	8,771.76	0.00	0.00
LAW OFFICE OF STEPHEN ELGGREN	Unsecured	0.00	NA	NA	0.00	0.00
MCKENZIE BANKING CO	Secured	7,344.56	0.00	0.00	0.00	0.00
MCKENZIE BANKING CO	Unsecured	0.00	6,805.24	6,805.24	0.00	0.00
NORTHWEST BANK*	Unsecured	0.00	2,498.20	2,498.20	0.00	0.00
NORTHWEST BANK*	Unsecured	0.00	1,277.44	1,277.44	0.00	0.00
NORTHWEST BANK*	Secured	6,028.24	5,491.23	0.00	0.00	0.00
NORTHWEST BANK*	Secured	7,009.70	0.00	0.00	0.00	0.00
ON DECK CAPITAL	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	178.26	178.26	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	657.00	468.80	468.80	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,105.00	3,267.30	3,267.30	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,928.00	1,828.00	1,828.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,931.00	6,931.27	6,931.27	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,527.00	4,027.33	4,027.33	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	804.00	804.91	804.91	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	2,390.00	2,390.42	2,390.42	0.00	0.00
QUANTUM3 GROUP LLC - AGENT JH	Unsecured	NA	68,346.10	68,346.10	0.00	0.00
QUANTUM3 GROUP LLC - AGENT MC	Unsecured	235.00	399.50	399.50	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SWIFT FINANCIAL	Secured	67,546.22	0.00	67,546.22	0.00	0.00
SWIFT FINANCIAL LLC SVCNG AGNT	Unsecured	0.00	74,138.19	74,138.19	1,179.39	0.00
SWIFT FINANCIAL LLC SVCNG AGNT	Secured	26,775.00	0.00	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
THE BANK OF MISSOURI D/B/A FORT	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	32,580.48	28,193.80	28,193.80	501.50	1,775.55
UPMC	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$67,546.22	\$7,631.80	\$0.00
Mortgage Arrearage	\$13,710.12	\$0.00	\$0.00
Debt Secured by Vehicle	\$86,107.42	\$3,110.88	\$6,561.51
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$167,363.76	\$10,742.68	\$6,561.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$282,420.15	\$1,179.39	\$0.00

Disbursements:			
Expenses of Administration	<u>\$2,706.62</u>		
Disbursements to Creditors	<u>\$18,483.58</u>		
TOTAL DISBURSEMENTS :			<u>\$21,190.20</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/17/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.